

EXHIBIT D

Home Loan Servicing
6900 Beatrice Drive
Kalamazoo, MI 49009

01/20/2012

Sent Via Certified Mail
7196 9006 9295 7243 6449

BYRON AVILA
72 MEMORIAL DR
PAWTUCKET, RI 02860-5531

Dear BYRON AVILA:

IndyMac Mortgage Services, a Division of OneWest Bank, FSB services your home loan. Your loan is in serious default because you have not made your required payments. The total amount required to reinstate your loan, as of the date of this letter is as follows:

Next Payment Due Date:	06/01/2010
Current Monthly Payment:	\$1,502.82
Total Monthly Payments Due:	\$30,078.64
Late Charges:	\$1,155.00
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$20.00
	Corporate Advance Balance: \$1,012.54
	Partial Payment Balance: <u>-\$0.00</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$32,266.18

You have the right to cure your default. To cure your default, you must, on or before March 5, 2012, pay IndyMac Mortgage Services, a Division of OneWest Bank, FSB in the amount of \$32,266.18 plus any additional monthly payments, late charges and fees which become due.

If your check is returned to us for insufficient funds or for any reason, "good funds" will not have been received and you will not have cured your default. We reserve the right to accept or reject a partial payment of the total amount due without waiving any of our rights herein or otherwise.

If you do not cure your default, we will accelerate your mortgage with the full amount remaining accelerated and becoming due and payable in full, and foreclosure proceedings will be initiated at that time. Failure to cure your default may result in the foreclosure and sale of your property. A deficiency judgment may be obtained against you to collect the balance of your loan.



 OneWest Bank

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You may, if required by law, have the right to cure your default after the acceleration of your payments and prior to the foreclosure sale, by paying all amounts past due within the time permitted by law. In addition to the past due amounts, you will be required to pay reasonable fees and costs incurred by IndyMac Mortgage Services, a Division of OneWest Bank, FSB. You may have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and foreclosure.

Time is of the essence! Should you have any questions concerning this notice, please contact Loan Resolution at 1-866-354-5947. Additionally, you may also contact a HUD-approved housing counseling agency toll-free at 1-800-569-4287 or TDD 1-800-877-8339 for the housing counseling agency nearest you. These services are usually free of charge.

Sincerely,

IndyMac Mortgage Services, a Division of OneWest Bank, FSB
Loan Resolution

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.